

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Amy J. Ditta
Debtor(s)

Bankruptcy Case No.: 15-21554-JAD
Issued Per Mar. 15, 2018 Proceeding
Chapter: 13
Docket No.: 151 – 146, 147
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated January 24, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☒ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: PA Department of Revenue at Claim No. 1-2 .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: March 20, 2018

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Imaged Certificate of Notice Page 4 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Amy J. Ditta
DebtorCase No. 15-21554-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel
Form ID: 149Page 1 of 2
Total Noticed: 22

Date Rcvd: Mar 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2018.

db +Amy J. Ditta, 242 Coleen Drive, Pittsburgh, PA 15236-4309
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +Office of Attorney General Department of Revenue, Robert C. Edmundson, 564 Forbes Avenue,
 Pittsburgh, PA 15219-2908
 14038128 +Aspen National Collections, PO Box 10689, Brooksville, FL 34603-0689
 14125348 +CERASTES, LLC, c/o Acqura Loan Services, 7880 Bent Branch Drive, Suite 150,
 Irving, TX 75063-6045
 14038129 +CM REO Trust, 8742 Lucent Blvd, Suite 300, Littleton, CO 80129-2386
 14191177 +ClearSpring Loan Services, Inc., c/o Acqura Loan Services, 18451 North Dallas Parkway,
 Suite 100, Dallas, TX 75287-5209
 14038130 +Comenity Bank/Chadwicks, PO Box 182789, Columbus, OH 43218-2789
 14038131 +Commonwealth of PA, Department of Labor and Industry, 914 Penn Avenue, 6th Floor,
 Pittsburgh, PA 15222-3713
 14038140 +Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118
 14038136 +Select Portfolio, 3815 S. West Temple, Ste. 2000, Salt Lake City, UT 84115-4412
 14038137 +The Loan Servicing Center, Customer Support Unit, PO Box 551170,
 Jacksonville, FL 32255-1170
 14038138 U.A.L.U 354 Federal Credit Union, 271 Armbrust Road, Youngwood, PA 15697
 14038139 +U.A.L.U 354 Federal Credit Union, PO Box 1, Wilkinson Road, Youngwood, PA 15697-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14038132 +E-mail/PDF: creditonebknofications@resurgent.com Mar 21 2018 01:46:41 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 14106672 +E-mail/Text: kburkley@bernsteinlaw.com Mar 21 2018 01:45:43 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14038133 +E-mail/PDF: gecsed@recoverycorp.com Mar 21 2018 01:46:15 GECRB/JCPenny, PO Box 965007,
 Orlando, FL 32896-5007
 14076401 E-mail/Text: bkr@cardworks.com Mar 21 2018 01:44:39 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 14038134 +E-mail/Text: bkr@cardworks.com Mar 21 2018 01:44:39 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 14096544 E-mail/Text: jennifer.chacon@spservicing.com Mar 21 2018 01:45:56
 Natixis Real Estate Holdings LLC, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
 Salt Lake City, UT 84165-0250
 14046861 E-mail/Text: RVSVBICNOTICE1@state.pa.us Mar 21 2018 01:44:58
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, Pa. 17128-0946
 14038135 +E-mail/Text: RVSVBICNOTICE1@state.pa.us Mar 21 2018 01:44:58
 Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
 TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CERASTES, LLC
 cr ClearSpring Loan Services, Inc.
 cr Duquesne Light Company
 cr Natixis Real Estate Holdings LLC (successor by me

TOTALS: 4, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 2
Total Noticed: 22

Date Rcvd: Mar 20, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2018 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor Amy J. Ditta bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;LMichaels@thompsonattorney.com;jwrzosek@thompsonattorney.com;ryandrli
c@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com
James Warmbrodt on behalf of Creditor CERASTES, LLC bkgroup@kmlawgroup.com
Matthew Christian Waldt on behalf of Creditor CERASTES, LLC mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor ClearSpring Loan Services, Inc.
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor Natixis Real Estate Holdings LLC (successor by
merger to Natixis Real Estate Capital Inc.), as the Administrator of CM REO Trust
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert C. Edmundson on behalf of Creditor Office of Attorney General Department of Revenue
redmundson@attorneygeneral.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10